

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

STEVEN MALARSKI  
STELLA MALARSKI  
Debtor(s)

Case No. 09-40776

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/29/2009.
- 2) The plan was confirmed on 01/13/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/18/2014.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/15/2014.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$52,900.00.
- 10) Amount of unsecured claims discharged without payment: \$118,596.61.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$61,394.00  
Less amount refunded to debtor \$427.00

**NET RECEIPTS: \$60,967.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$1,694.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$3,219.21  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,913.21**

Attorney fees paid and disclosed by debtor: \$1,806.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE BANK	Unsecured	1,211.00	1,367.32	1,367.32	379.74	0.00
DEPT STORES NATIONAL BK/MACY'S	Unsecured	860.00	978.66	978.66	271.80	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	11,400.00	11,155.62	11,155.62	3,098.19	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	11,043.00	11,043.27	11,043.27	3,066.98	0.00
EAST BAY FUNDING	Unsecured	1,761.00	1,807.31	1,807.31	501.93	0.00
EAST BAY FUNDING	Unsecured	5,142.00	5,142.97	5,142.97	1,428.33	0.00
EAST BAY FUNDING	Unsecured	6,072.00	6,072.37	6,072.37	1,686.45	0.00
ECAST SETTLEMENT CORP	Unsecured	11,082.00	11,082.43	11,082.43	3,077.86	0.00
ECAST SETTLEMENT CORP	Unsecured	12,734.00	12,734.12	12,734.12	3,536.58	0.00
HOLY FAMILY MEDICAL CENTER	Unsecured	245.00	NA	NA	0.00	0.00
IL BONE & JOINT INSTITUTE	Unsecured	450.00	NA	NA	0.00	0.00
ILLINOIS COLLECTION SVC	Unsecured	50.00	NA	NA	0.00	0.00
ILLINOIS SPORTS MEDICINE	Unsecured	650.00	477.96	477.96	132.74	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	5,024.00	5,314.20	5,314.20	1,475.88	0.00
LVNV FUNDING	Unsecured	2,886.00	2,913.06	2,913.06	809.03	0.00
MEDICAL BUSINESS BUREAU	Unsecured	85.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	115.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	105.00	NA	NA	0.00	0.00
MEDICAL RECOVERY SPECIALISTS	Unsecured	975.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	480.00	NA	NA	0.00	0.00
MIRAMED REVENUE GROUP	Unsecured	255.00	NA	NA	0.00	0.00
NATIONWIDE CREDIT CO	Unsecured	74.00	NA	NA	0.00	0.00
NG2 DAIRY QUEEN	Unsecured	NA	38,878.03	38,878.03	10,797.39	0.00
NORTH SHORE CARDIOLOGY CONS	Unsecured	425.00	411.40	411.40	114.26	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	364.00	453.88	453.88	126.05	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	1,336.00	1,371.39	1,371.39	380.87	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	11,235.00	11,235.77	11,235.77	3,120.45	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	7,665.00	7,665.02	7,665.02	2,128.76	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	5,732.00	5,955.56	5,955.56	1,654.01	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	14,098.00	14,823.22	14,823.22	4,116.77	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	543.00	701.33	701.33	194.78	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT	Unsecured	4,837.00	4,877.68	4,877.68	1,354.65	0.00
SLEEP SOLUTIONS	Unsecured	445.00	NA	NA	0.00	0.00
STATE FARM BANK	Unsecured	2,411.00	2,647.94	2,647.94	735.40	0.00
TOYOTA MOTOR CREDIT	Unsecured	98.00	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT	Secured	12,125.00	11,160.24	11,160.24	11,160.24	704.65
US BANK HOME MORTGAGE	Secured	242,994.00	NA	NA	0.00	0.00
WFNNB NEW YORK & COMPANY	Unsecured	298.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$11,160.24	\$11,160.24	\$704.65
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$11,160.24</b>	<b>\$11,160.24</b>	<b>\$704.65</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$159,110.51</b>	<b>\$44,188.90</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,913.21</u>
Disbursements to Creditors	<u>\$56,053.79</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$60,967.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/20/2015

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.